

FOR BROKERS

Express Claims

SME Property

At AIG, we know that even smaller claims can have a significant impact on a business. Our Express Claims service is designed to speed up the assessment and settlement of eligible property claims, helping customers recover faster and get back to business with minimal disruption.

The Express Claims service is available for eligible SME Property claims. As appropriate, General Liability Property Damage claims under $30,000 may also be eligible for Express Claims handling where AIG is the sole insurer.

By providing a complete claim submission and supporting information upfront, brokers can help accelerate claim assessment, reduce delays and support better outcomes for their clients. A broad range of losses are eligible for Express Claims assessment, as outlined below. See overleaf for the additional information required to help speed up the claims review process.

Information required for all claims

- Online lodgement via the AU Claims Digital Portal | NZ Claims Digital Portal;
- Or complete the AU Claim Form | NZ Claims Form
- Insured bank details
- Photographs showing the damage
- Additional information as outlined on page 2

Eligible types of loss:

SME Property Claims*

- Fire
- Storm
- Water Damage
- Impact
- Accidental Damage
- Malicious Damage
- Glass
- Machinery Breakdown
- Replacement Items (Electrical)
- Theft/Burglary
- Business Interruption (some exclusions apply)

General Liability Property Damage Claims

As appropriate, General Liability Property Damage claims under $30,000 may also be eligible for Express Claims handling where AIG is the sole insurer.

*Claims with recovery potential are handled outside the Express Claims process.

Additional information required based on the type of claim

Theft, Burglary or Malicious Damage

- Proof of purchase/ownership
- Acknowledgement form/police report number
- Schedule of loss and estimate/invoice for stolen/damaged items
- Estimate/invoice for building repairs & make-safe repairs (where relevant)

Replacement Items (Electrical)

- Make, model and specifications of original item
- Copy of original invoice/proof of purchase, photo of damage (if available)
- Damage report where applicable (especially for electronic items)
- One estimate for replacement item

Machinery Breakdown

- Damage report from attending engineer/specialist
- Estimate for repairs/replacement equipment

Money

- Evidence of money stolen

Glass/Impact

- Damage/cause report
- Invoice

Accidental/Water/Fire/Storm Damage – Reinstatement/Repair

- Lease agreement or evidence of ownership (e.g. for tenant's fit-out)
- Details/dimension of damage, photo
- Plumbers/roofers report where relevant
- One estimate for reinstatement/repair

Business Interruption/Loss of Rents/AICOW

- Evidence of the loss period/incurred
- Pre loss daily turnover for a reasonable period
- Gross profit %
- Details of any savings
- LOR - lease agreement and evidence of usual rental payments
- AICOW - evidence of additional costs incurred

Submit your claim

To help us assess your claim as quickly as possible, please report any loss or potential loss promptly and take reasonable steps to minimise further damage.

- Lodging it online through the **AU Claims Digital Portal** or **NZ Claims Digital Portal**; or
- Sending your completed claim form and supporting documents to:
  Australia: commercialclaims@aig.com
  New Zealand: brokerclaims@aig.com

Need assistance?

Our Claims team is here to help:
Australia: 1300 030 886
New Zealand: 09 355 3100

All claims are subject to and assessed in accordance with the applicable policy terms and conditions.

Commitment to Service Excellence

When you choose AIG, you can rely on our efficient process and local expertise, backed by a global network. We are committed to delivering timely outcomes, regular communication and proactive service.



Award Winner!

Named 2026 5-Star Claims winner in Australia and New Zealand by Insurance Business

For more information please contact your local AIG representative or visit our website.

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